

Table I.F.3(2009) Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2009

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,761	2,832	2,567	2,462	1,828	1,477	2,652	1,610
Industry group **								
Agric., fish., forest.	1,958	.	.	.	.	.	3,114	1,456*
Mining and manufacturing	1,563	.	.	.	.	.	2,484	1,476
Construction	2,407	.	.	.	.	.	2,640	2,183
Utilities and transp.	1,541	.	.	.	.	.	2,483	1,443
Wholesale trade	1,850	.	.	.	.	.	3,124	1,564
Fin. svcs. and real estate	1,724	.	.	.	.	.	2,419	1,647
Retail trade	1,870	.	.	.	.	.	2,730	1,769
Professional services	1,734	.	.	.	.	.	2,719	1,556
Other services	1,863	.	.	.	.	.	2,482	1,738
Ownership								
For profit, incorporated	1,798	.	.	.	.	.	2,700	1,647
For profit, unincorporated	1,848	.	.	.	.	.	2,758	1,608
Nonprofit	1,430	.	.	.	.	.	1,931	1,378
Age of firm								
Less than 5 years	2,429	.	.	.	.	.	2,919	2,095
5-9 years	2,393	.	.	.	.	.	2,738	2,095
10-19 years	2,250	.	.	.	.	.	2,652	2,027
20 or more years	1,652	.	.	.	.	.	2,598	1,551
Multi/single status								
2 or more locations	1,528	.	.	.	.	.	2,548	1,512
1 location only	2,419	.	.	.	.	.	2,661	2,163
Percent full-time employees								
Less than 25%	2,305	.	.	.	.	.	3,213	1,997
25-49 %	2,055	.	.	.	.	.	2,868	1,920
50-74 %	1,636	.	.	.	.	.	2,651	1,475
75% or more	1,760	.	.	.	.	.	2,635	1,611
Union presence								
No union employees	1,918	.	.	.	.	.	2,737	1,719
Has union employees	1,250	.	.	.	.	.	1,579	1,234
Unknown	1,725	.	.	.	.	.	2,026	1,720
Percent low wage employees								
50% or more low wage	1,869	.	.	.	.	.	2,900	1,775
Less than 50% low wage	1,743	.	.	.	.	.	2,630	1,579

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.3(2009) Standard error for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2009

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.09	65.32	113.51	64.49	51.66	22.68	49.68	19.54
Industry group **								
Agric., fish., forest.	365.90	.	.	.	.	.	364.56	504.45 *
Mining and manufacturing	41.12	.	.	.	.	.	169.73	40.65
Construction	82.06	.	.	.	.	.	137.17	200.80
Utilities and transp.	89.91	.	.	.	.	.	341.60	82.59
Wholesale trade	86.28	.	.	.	.	.	248.45	88.79
Fin. svcs. and real estate	48.24	.	.	.	.	.	234.88	51.22
Retail trade	67.36	.	.	.	.	.	174.57	66.73
Professional services	49.82	.	.	.	.	.	89.42	49.18
Other services	104.58	.	.	.	.	.	147.72	142.29
Ownership								
For profit, incorporated	24.57	.	.	.	.	.	67.18	20.90
For profit, unincorporated	65.34	.	.	.	.	.	128.92	58.76
Nonprofit	57.60	.	.	.	.	.	198.80	53.37
Age of firm								
Less than 5 years	139.20	.	.	.	.	.	234.45	197.61
5-9 years	126.28	.	.	.	.	.	118.69	174.50
10-19 years	95.74	.	.	.	.	.	115.37	124.58
20 or more years	13.48	.	.	.	.	.	60.61	17.12
Multi/single status								
2 or more locations	11.05	.	.	.	.	.	137.29	11.87
1 location only	68.29	.	.	.	.	.	54.73	119.92
Percent full-time employees								
Less than 25%	107.78	.	.	.	.	.	341.86	69.40
25-49 %	147.30	.	.	.	.	.	337.16	147.59
50-74 %	68.12	.	.	.	.	.	122.49	60.44
75% or more	27.02	.	.	.	.	.	56.72	24.37
Union presence								
No union employees	36.31	.	.	.	.	.	65.27	31.62
Has union employees	42.91	.	.	.	.	.	158.69	40.82
Unknown	80.91	.	.	.	.	.	427.70	79.80
Percent low wage employees								
50% or more low wage	53.24	.	.	.	.	.	190.93	51.35
Less than 50% low wage	16.93	.	.	.	.	.	54.87	18.39

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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